

**REMARKS**

Claims 1-27 have been examined. Claims 1, 17, 21, 23, 24 and 27 have been amended. Claims 5, 15, and 20 have been canceled. Reconsideration of the claims, as amended, is respectfully requested.

Interview

Counsel for the Applicants wishes to thank the Examiner for the interview of August 24, 2005. An appropriate interview summary form has been completed by the Examiner.

Claim Rejections - 35 U.S.C. §103

Claims 1-22 and 24-26 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Tetro in view of Murad. This rejection is respectfully traversed.

As set forth in the Interview Summary, the Examiner agrees that the claims, as filed, distinguish over the cited art. More specifically, Murad describes a process where each customer is evaluated and clusters are created for specific behavior for each customer. Then, a comparison is performed to see if a call is fraudulent by comparing it with the past history of the customer. Tetro describes a process where a data base is checked to validate a credit card transaction, e.g., by checking an address.

None of the cited art teaches the categorization of value transfer requests to see if they are related, then searching a group of related value transfer requests for fraudulent activity such as is claimed in, for example, claim 1.

However, in order to expedite prosecution, claim 1 has been amended to include the limitations of claims 5 and 15 which are also not taught in the cited art. Hence, Claim 1 is distinguishable.

Independent claim 16 which recites the assigning of a master location identifier to a money transfer record and then comparing the money transfer record to a reference designator where one or more fields of the reference designator or the money transfer record indicate a

relationship between the reference designator and the money transfer record has not been amended because the cited art fails to teach such limitations.

Independent claim 17 has been amended to include the limitations of claim 20 which recites a technique for reducing a performance impact on a money transfer system. Since such a technique is not found in the cited art, claim 20 is distinguishable for this additional reason.

Independent claim 24 has also been amended to include the limitations of claim 20 and is also further distinguishable.

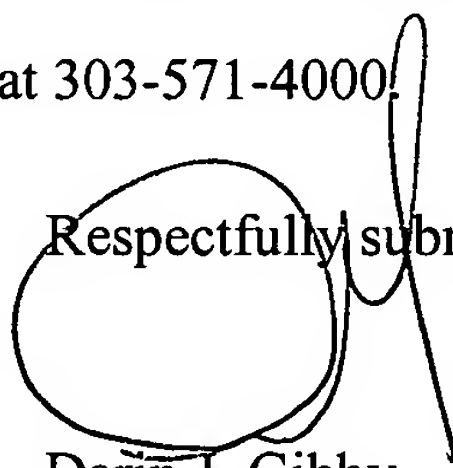
Claims 23 and 27 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Murad. Claims 23 and 27 have been amended to include the limitations of claim 15. Hence, claims 23 and 27 are distinguishable for this additional reason.

### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
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